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**Remarks / Arguments & Status**

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The application presently contains the following claims:

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<i>Independent Claim #</i>	<i>Dependent Claim #s</i>
1	2-7
8	9-14
15	16-20
21	22-26

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Applicant's attorney acknowledges the examiner's acceptance of the request for continued examination filed on February 27, 2007, and thanks the examiner for the removal of the finality of the previous office action. Applicant's attorney further thanks the examiner for his consideration of the persuasive arguments and the amendments filed on February 22, 2007. Applicant's attorney makes amendments herein in hopes to satisfy the examiner's requests and to place the claims of the present application in position for allowance.

Claims 1, 7, 8, 14, 15, 20 and 21 are amended within this Amendment Response. No claims are newly added.

The amendments to claim 1 re-enter the limitation previously removed, at the suggestion of the examiner. Support for the amendments to the claim can be found with reference to the specification and figures of the application, particularly, but not limited to the language on page 10, lines 6-13, as repeated below:

"Therefore, what has been described in a best mode embodiment, can be more generally described as a process for mortgage customer retention by a mortgage servicing institution which includes at least the following steps:...(b) identification of the mortgagee's mortgage servicing institution either through information input by the mortgagee or by using said input information to determine the mortgagee's mortgage servicing institution by comparison with a database of mortgaging servicing institutions..."

Support for the amendments to claims 7, 14, 20 and 21 may be found with reference to the specification and figures of the application, particularly, but not limited to the language on page 2, lines 20-25 of the specification, as repeated below:

“It is an object of this invention to provide a customer retention solution which links mortgage customers who are contemplating refinancing their mortgage with another lender back to their existing mortgage servicer, thus providing the servicer the opportunity to offer their customer valuable information about the customer’s existing mortgage, a home equity loan, refinancing options, bi-weekly mortgage payments, mortgage modification and/or other products that the servicer offers.”

Support for claims 8 and 15 may be found with reference to the specification and figures of the application, particularly, but not limited to the language on page 9, lines 22-26 and page 10, lines 19-29 of the specification, as repeated below:

Page 9, lines 22-26: “The other option, FIG. 2 block 805, enables the user to begin the process of ordering a personal credit report by entering into the database the required information including, but not limited to, name, address, social security number, mortgage servicer, loan amount, inception date of the loan, term of the loan, and an e-mail address.”

Page 10, lines 19-29: “In an electronic environment, the mortgagee’s credit report is electronically parsed, i.e., searching for character strings such as “Real Estate Loans” and capturing the adjacent number of ASCII text characters to the right of the search string. In one aspect of the invention, at least one of these identified mortgagee servicing institutions is displayed on the user’s computer screen after the electronic parsing for selection by the consumer. In still one further embodiment of the invention, at least one of the mortgagee’s mortgage servicing institution customer retention programs is initiated to enable the servicing entity to at least make contact with the potential lost consumer. Additionally, the consumer is often typically provided additional contact with the servicing entity through exposure to home equity loan options, refinance options, bi-weekly mortgage program options, and mortgage modification options.”

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### **35 U.S.C. §103 Rejection & Responsive Arguments**

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The examiner has rejected claims 1-2, 5-7, 21-22 and 25-26 under this section, subparagraph (a) as being obvious over Kelly et al.’s U.S. Patent Application Publication 2001/0056397 (hereinafter Kelly). The examiner has further rejected claims 3-4, 8-20 and 23-24

under this section as being unpatentable over Kelly in view of the applicant's disclosure. The examiner represents that Kelly discloses a process for mortgage customer retention by a mortgage servicing institution comprising the steps of capturing customer indicia input by a borrower. The examiner acknowledges that Kelly does not teach of identification of the borrower's mortgage servicing institution either through information input by said borrower or by using said input information to determine said borrower's mortgage servicing institution by comparison with a database of mortgaging servicing institutions. The examiner further acknowledges that Kelly also lacks teaching of linking the borrower with the borrower's mortgage servicing institution, and notifying that servicing institution. The examiner notes that the object of Kelly is to provide a mortgage instrument that can be continuously modified, either at the request of the customer or automatically when certain parameters have been met.

The Examiner represents that the arguments of February 27, 2007 have been fully considered, and have persuaded the Examiner. The Examiner feels there may be allowable subject matter within the claims, specifically over Kelly with regard to the linking step to the mortgage servicing institute.

The examiner requested the limitations regarding the identification step that were removed from the amendments by the Amendment of February 27, 2007 (namely that identification of the borrower's existing mortgage servicing institution be limited to identification "either through information input by said borrower or by using said input information to determine said borrower's existing mortgage servicing institution by comparison with a database of mortgaging servicing institutions") be re-admitted. The amendments of the present Amendment Response re-admit the previously removed limitations in accordance with the examiner's suggestion.

The examiner further requests that the amended language in claims 20 and 21, specifically the language of "any known mortgage instrument" be changed to utilize the language on page 2, lines 20-25 of the specification of the present application (namely any "product offered by" the existing mortgage servicing institution "). The examiner does not feel that the amendment as worded in the February 27, 2007 amendment is covered in the specification and inadvertently encompasses future information not contemplated. While applicant's attorney respectfully disagrees with the examiner's assertions that there is not support for the wording as amended on February 27, 2007, the requested amendment has been made herein to claims 20 and 21 nonetheless, as suggested by the examiner. The same amendment has been made to claims 7 and 14, as the identical language was used.

The amendments to claims 8 and 15 have been made to clarify the claim language. Applicant's attorney feels that claims 8 and 15, and all dependant claims thereto, are allowable as currently amended. Claims 8 and 15 include the linking limitation the examiner has indicated may be allowable subject matter, wherein the borrower is linked to an existing mortgage servicing institution, and the claims as amended further contain limitations as to the indicia and means used to identify the mortgage institution (i.e. the user indicia information input by a borrower is used to obtain the borrower's credit report and the credit report is then used to identify an existing mortgage servicing institution).

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***Request for Reconsideration***

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Applicant believes that all independent claims clearly define over the prior art and that the distinctions between the present invention and the prior art would not have been obvious to one of ordinary skill in the art. Additionally, the remaining dependent claims, by the limitations contained in the base independent claims, are felt to be patentable over the prior art by virtue of their dependency from independent claims which distinguish over the prior art of record. All pending claims are thought to be allowable and reconsideration by the Examiner is respectfully requested.

It is respectfully submitted that no new additional searching will be required by the examiner.

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***Fee Determination Record***

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A fee determination sheet is attached for this amendment response. The Commissioner is hereby authorized to charge any additional fee required to effect the filing of this document to Account No. 50-0983.

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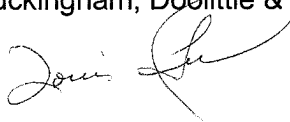
**Conclusion**

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It is respectfully submitted that all references identified by the examiner have been distinguished in a patentably novel and non-obvious way through this and previous amendments. If the examiner believes that a telephonic conversation would facilitate a resolution of any and/or all of the outstanding issues pending in this application, then such a call is cordially invited at the convenience of the examiner.

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